NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE 2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON Monmouth County

Farm Family Casualty Ins Co (3) \$642 \$112 \$161 Farmers Ins Co of Flemington \$662 \$204 \$255 Farmers Mutual Fire Ins Co of Salem Cty \$806-\$989 \$148-\$171 \$282-\$335 Federal Ins Co (Chubb Group) \$1,130 \$143 \$193 Fidelity Mohawk Ins Co (Franklin Mutual Group) \$525-\$543 \$126 \$165 Fidelity National Prop and Cas Ins \$349 \$117 \$141 Fireman's Fund Indemnity Corp (Allianz Group) \$1,044 N/A N/A Fireman's Fund Ins Co (Allianz Group) \$1,175 \$124-\$158 \$211-\$231 First American Property & Casualty Ins Co N/A \$225 N/A First Trenton Indemnity Co (St. Paul Travelers Group) (4) \$595 \$135 \$174 Fitchburg Mutual Ins Co \$781 \$135 \$237 FMI Ins Co (Franklin Mutual Group) \$438 N/A \$156 Foremost Ins Co \$868-\$991 N/A N/A Founders Ins Co \$486-\$569 \$178 \$175 Franklin Mutual Ins Co (Franklin Mutual Group) \$547<	Company	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Allstate NJ Ins Co American European Ins Co (Rutgers Group) (5) American European Ins Co (Rutgers Group) (5) American European Ins Co (Rutgers Group) (5) American European Ins Co (Ohio Casualty Group) S744 N/A S352 American Home Assur Co (American International Group) (2) American Ins Co (Allianz Group) (2) S881-S1,175 S881-S1,175 N/A American Ins Co (Allianz Group) (2) S881-S1,175 N/A S881-S1,175 S740 S193 S253 Amica Mutual Ins Co (1) S934-S1,173 S136-S172 S208-S262 Armed Forces Ins Exchange (3) Allantic Mutual Ins Co (14lantic Mutual Group) (4) S734 S171 S215 S215 S208-S262 Armed Forces Ins Exchange (3) Allantic Mutual Ins Co (Atlantic Mutual Group) (4) S780-S1,160 S114 S173 S195 S195 S195 S195 S195 S195 S195 S195	AAA Mid-Atlantic Ins Co of NJ	\$620-\$637	\$172	\$203
American European Ins Co (Rutgers Group) (5) \$507 N/A \$422 American Fire & Casualty Co (Olhoi Casualty Group) \$744 N/A \$352 American Fire & Casualty Co (Olhoi Casualty Group) \$672-\$51,170 \$181 \$217 American Income Assur Co (American International Group) (2) \$881-\$1,175 N/A N/A American International Ins Co (Mainer Group) (2) \$881-\$1,175 N/A N/A Amica Mutual Ins Co (Ol) (Maerican International Group) (3) \$740 \$193 \$253 Amica Mutual Ins Co (I) \$934-\$1,173 \$136-\$172 \$208-\$262 Armed Forces Ins Exchange (3) \$475 N/A \$147 Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) \$734 \$171 \$215 Balboa Ins Co \$780-\$11,60 \$114 \$173 Bay State Ins Co (Andover Group) \$6694 \$150 \$212 Canden Fire Ins Assoc (OneBeacon Group) \$6694 \$150 \$212 Cantenial Ins Co (Aldantic Mutual Group) (4) \$809 \$173 \$217 Centennial Ins Co (Atlantic Mutual Group) (5) \$164 \$207 <td>All America Ins Co (Central Mutual of OH Group)</td> <td>\$532</td> <td>N/A</td> <td>N/A</td>	All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
American Fire & Casualty Co (Ohio Casualty Group) \$744 N/A \$352 American Home Assur Co (American International Group) (2) \$872-\$1,170 \$181 \$217 American International Group) (2) \$881-\$1,175 \$181 \$217 American International Ins Co of NJ (American International Group) (3) \$740 \$193 \$253 Amica Mutual Ins Co (1) \$934-\$1,173 \$136-\$172 \$208-\$262 Amica Mutual Ins Co (2) \$475 N/A \$147 Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) \$734 \$171 \$215 Balboa Ins Co \$780-\$1,160 \$114 \$173 Baly State Ins Co (Andover Group) \$694 \$150 \$212 Canden Fire Ins Assoc (OneBeacon Group) \$365-\$477 \$125-\$150 \$150-\$181 Castlepoint Ins Co (Tower Group) \$622-\$694 \$187-\$211 \$262-\$296 Cantenial Ins Co (Corental Mutual Group) (4) \$809 \$173 \$217 Central Mutual Fire Ins Co (3) \$679 \$164 \$207 Chubb Ins Co of NJ (Chubb Group) (2) \$1,337 \$650 \$559	Allstate NJ Ins Co	\$527-\$668	\$99-\$119	\$140-\$178
American Fire & Casualty Co (Ohio Casualty Group) \$744 N/A \$352 American Home Assur Co (American International Group) (2) \$872-\$1,170 \$181 \$217 American International Group) (2) \$881-\$1,175 \$181 \$217 American International Ins Co of NJ (American International Group) (3) \$740 \$193 \$253 Amica Mutual Ins Co (1) \$934-\$1,173 \$136-\$172 \$208-\$262 Amica Mutual Ins Co (2) \$475 N/A \$147 Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) \$734 \$171 \$215 Balboa Ins Co \$780-\$1,160 \$114 \$173 Baly State Ins Co (Andover Group) \$694 \$150 \$212 Canden Fire Ins Assoc (OneBeacon Group) \$365-\$477 \$125-\$150 \$150-\$181 Castlepoint Ins Co (Tower Group) \$622-\$694 \$187-\$211 \$262-\$296 Cantenial Ins Co (Corental Mutual Group) (4) \$809 \$173 \$217 Central Mutual Fire Ins Co (3) \$679 \$164 \$207 Chubb Ins Co of NJ (Chubb Group) (2) \$1,337 \$650 \$559	American European Ins Co (Rutgers Group) (5)	\$507	N/A	\$422
American Ins Co (Allianz Group) (2) \$881-\$1,175 N/A N/A American International Ins Co of NI (American International Group) (3) \$740 \$193 \$253 Amica Mutual Ins Co (1) \$934-\$1,175 N/A \$147 American International Ins Co (1) \$934-\$1,175 N/A \$147 Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) \$734 \$171 \$215 Balboa Ins Co \$780-\$1,160 \$114 \$173 Bay State Ins Co (Andover Group) \$694 \$150 \$212 Camden Fire Ins Assoc (OneBeacon Group) \$365-\$477 \$125-\$150 \$150-\$181 Castlepoint Ins Co (Tower Group) \$622-\$694 \$187-\$211 \$262-\$296 Centennial Ins Co (Atlantic Mutual Group) (4) \$809 \$173 \$217 Central Mutual Ins Co (Central Mutual Group) (2) \$1,737 \$650 \$559 Chubb Ins Co of NJ (Chubb Group) (2) \$1,737 \$650 \$559 Chubb Ins Co of Amer (Hanover Insurance Group) \$636-\$765 N/A \$143 Cumberland Mutual Fire Ins Co \$578-\$727 \$176 \$227	American Fire & Casualty Co (Ohio Casualty Group)	\$744	N/A	\$352
American International Ins Co of NJ (American International Group) (3) \$740 \$193 \$253 Amica Mutual Ins Co (1) \$934-\$1,73 \$136-\$172 \$208-\$262 Armed Forces Ins Exchange (3) \$475 N/A \$147 Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) \$734 \$171 \$215 Balboa Ins Co \$780-\$1,160 \$114 \$173 Bay State Ins Co (Andover Group) \$694 \$150 \$212 Camden Fire Ins Assoc (OneBeacon Group) \$365-\$477 \$125-\$150 \$150-\$181 Cantelpoint Ins Co (Tower Group) \$622-\$694 \$187-\$211 \$262-\$296 Centennial Ins Co (Atlantic Mutual Group) (4) \$809 \$173 \$217 Central Mutual Ins Co (Central Mutual Group) \$679 \$164 \$207 Central Mutual Ins Co (Chubb Group) (2) \$1,737 \$650 \$559 Citizens Ins Co of Amer (Hanover Insurance Group) \$636-\$765 N/A \$143 Cumberland Mutual Fire Ins Co \$578-\$727 \$176 \$227 Electric Ins Co (3) \$596-\$1987 \$93 \$86 E	American Home Assur Co (American International Group) (2)	\$672-\$1,170	\$181	\$217
Amica Mutual Ins Co (1) \$934-\$1,173 \$136-\$172 \$208-\$262 Armed Forces Ins Exchange (3) \$475 N/A \$147 Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) \$734 \$171 \$215 Balboa Ins Co \$780-\$1,160 \$114 \$173 Bay State Ins Co (Andover Group) \$694 \$150 \$212 Camden Fire Ins Assoc (OneBeacon Group) \$365-\$477 \$125-\$150 \$150-\$181 Castlepoint Ins Co (Tower Group) \$622-\$694 \$187-\$211 \$262-\$296 Centenial Ins Co (Tower Group) \$602-\$694 \$187-\$211 \$262-\$296 Centenial Ins Co (Atlantic Mutual Group) (4) \$809 \$173 \$217 Central Mutual Ins Co (Central Mutual of OH Group) \$679 \$164 \$207 Chubb Ins Co of NJ (Chubb Group) (2) \$1,737 \$650 \$559 Citizens Ins Co of Amer (Hanover Insurance Group) \$636-\$765 N/A \$143 Cumberland Mutual Fire Ins Co \$578-\$727 \$176 \$227 Electric Ins Co (3) \$596-\$1,987 \$93 \$86 Enertir Eire & Marine	American Ins Co (Allianz Group) (2)	\$881-\$1,175	N/A	N/A
Armed Forces Ins Exchange (3) \$475 N/A \$147 Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) \$734 \$171 \$215 Balboa Ins Co \$780-\$1,160 \$114 \$173 Bay State Ins Co (Andover Group) \$694 \$150 \$212 Camden Fire Ins Assoc (OneBeacon Group) \$365-\$477 \$125-\$150 \$150-\$181 Castlepoint Ins Co (Clorer Group) \$622-\$694 \$187-\$211 \$262-\$296 Centennial Ins Co (Atlantic Mutual Group) (4) \$809 \$173 \$217 Centerial Mutual Ins Co (Central Mutual of OH Group) \$679 \$164 \$207 Chubb Ins Co of NJ (Chubb Group) (2) \$1,737 \$650 \$559 Citizens Ins Co of Amer (Hanover Insurance Group) \$636-\$765 N/A \$143 Cumberland Mutual Fire Ins Co \$578-\$727 \$176 \$227 Electric Ins Co (3) \$596-\$1,987 \$93 \$86 Empire Fire & Marine Ins Co \$499-\$634 N/A N/A Encompass P&C Ins Co of NJ (Encompass Group) \$473-\$579 \$163-\$202 \$180-\$221 Encompass P&C	American International Ins Co of NJ (American International Group) (3)	\$740	\$193	\$253
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) \$734 \$171 \$215 Balboa Ins Co \$780-\$1,160 \$114 \$173 Bay State Ins Co (Andover Group) \$694 \$150 \$212 Camden Fire Ins Assoc (OneBeacon Group) \$365-\$477 \$125-\$150 \$150-\$181 Castlepoint Ins Co (Tower Group) \$622-\$694 \$187-\$211 \$262-\$296 Centenial Ins Co (Atlantic Mutual Group) (4) \$809 \$173 \$217 Central Mutual Ins Co (Central Mutual Group) (2) \$1,737 \$650 \$559 Chubb Ins Co of NJ (Chubb Group) (2) \$1,737 \$650 \$559 Citizens Ins Co of Amer (Hanover Insurance Group) \$636-\$765 N/A \$143 Cumberland Mutual Fire Ins Co \$578-\$727 \$176 \$227 Electric Ins Co (3) \$596-\$1,987 \$93 \$86 Empire Fire & Marine Ins Co \$578-\$127 \$176 \$227 Electric Ins Co (3) \$499-\$634 N/A N/A Encompass Ins Co of NJ (Encompass Group) \$473-\$579 \$163-\$202 \$180-\$221 Encompass P&C Ins Co of NJ	Amica Mutual Ins Co (1)	\$934-\$1,173	\$136-\$172	\$208-\$262
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Bay State Ins Co (Andover Group)	<u> </u>	\$734	\$171	\$215
Camden Fire Ins Assoc (OneBeacon Group) \$365-\$477 \$125-\$150 \$150-\$181 Castlepoint Ins Co (Tower Group) \$622-\$694 \$187-\$211 \$262-\$296 Centeral Mutual Ins Co (Atlantic Mutual Group) (4) \$809 \$173 \$217 Central Mutual Ins Co (Central Mutual of OH Group) \$679 \$164 \$207 Chubb Ins Co of NJ (Chubb Group) (2) \$1,737 \$650 \$559 Citizens Ins Co of Amer (Hanover Insurance Group) \$636-\$765 N/A \$143 Cumberland Mutual Fire Ins Co \$578-\$172 \$176 \$227 Electric Ins Co (3) \$596-\$1,987 \$93 \$86 Empire Fire & Marine Ins Co \$499-\$634 N/A N/A Encompass Ins Co of NJ (Encompass Group) \$473-\$579 \$163-\$202 \$180-\$221 Encompass P&C Ins Co of NJ (Encompass Group) \$578-\$1,143 \$135-\$353 \$156-\$387 Excelsior Ins Co \$456 \$156 \$212 Farm Family Casualty Ins Co (3) \$642 \$112 \$161 Farmers Mutual Fire Ins Co of Salem Cty \$806-\$989 \$148-\$171 \$282-\$335 <	Balboa Ins Co	\$780-\$1,160	\$114	\$173
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Excelsior Ins Co \$456 \$156 \$212 Farm Family Casualty Ins Co (3) \$642 \$112 \$161 Farmers Ins Co of Flemington \$662 \$204 \$255 Farmers Mutual Fire Ins Co of Salem Cty \$806-\$989 \$148-\$171 \$282-\$335 Federal Ins Co (Chubb Group) \$1,130 \$143 \$193 Fidelity Mohawk Ins Co (Franklin Mutual Group) \$525-\$543 \$126 \$165 Fidelity National Prop and Cas Ins \$349 \$117 \$141 Fireman's Fund Indemnity Corp (Allianz Group) \$1,044 N/A N/A Fireman's Fund Ins Co (Allianz Group) \$1,175 \$124-\$158 \$211-\$231 First American Property & Casualty Ins Co N/A \$225 N/A First Trenton Indemnity Co (St. Paul Travelers Group) (4) \$595 \$135 \$174 Fitchburg Mutual Ins Co \$781 \$135 \$237 FMI Ins Co (Franklin Mutual Group) \$438 N/A \$156 Foremost Ins Co \$868-\$991 N/A \$175 Franklin Mutual Ins Co (Franklin Mutual Group) \$547 <td></td> <td></td> <td>\$135-\$353</td> <td></td>			\$135-\$353	
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Farmers Mutual Fire Ins Co of Salem Cty \$806-\$989 \$148-\$171 \$282-\$335 Federal Ins Co (Chubb Group) \$1,130 \$143 \$193 Fidelity Mohawk Ins Co (Franklin Mutual Group) \$525-\$543 \$126 \$165 Fidelity National Prop and Cas Ins \$349 \$117 \$141 Fireman's Fund Indemnity Corp (Allianz Group) \$1,044 N/A N/A Fireman's Fund Ins Co (Allianz Group) \$1,175 \$124-\$158 \$211-\$231 First American Property & Casualty Ins Co N/A \$225 N/A First Trenton Indemnity Co (St. Paul Travelers Group) (4) \$595 \$135 \$174 Fitchburg Mutual Ins Co \$781 \$135 \$237 FMI Ins Co (Franklin Mutual Group) \$438 N/A \$156 Foremost Ins Co \$868-\$991 N/A N/A Founders Ins Co \$486-\$569 \$178 \$175 Franklin Mutual Ins Co (Franklin Mutual Group) \$547 \$126 \$165 Germantown Ins Co (Philadelphia Contributionship Group) (2) \$681 N/A \$231 Graphic Arts Mutual Ins		\$662	\$204	\$255
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Graphic Arts Mutual Ins Co \$540-\$779 \$100-\$160 \$191-\$219				
	Great Northern Ins Co (Chubb Group) (2)	\$1,737	\$604	\$521

⁽¹⁾ Pays dividends

N/A Co. doesn't write form

⁽²⁾ Provides higher Bldg. limit

⁽³⁾ Insures only members of certain groups or prof. assoc.

⁽⁴⁾ Writing renewal business only

⁽⁵⁾ Non-renewing

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE 2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON Monmouth County

Company	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Hanover Ins Co (Hanover Insurance Group)	\$975-\$1,183	\$129	\$169
Harleysville Ins Co of NJ	\$576-\$673	\$165-\$190	\$214-\$247
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$791	\$120	\$169
High Point Preferred Ins Co	\$646-\$716	\$139-\$148	\$149-\$158
Homesite Ins Co	\$740	\$193	\$253
IDS Property Casualty Ins Co	\$994	\$129	\$214
Liberty Mutual Fire Ins Co	\$480-\$1,747	\$129	\$173
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$784-\$949	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$551	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$709	\$255	\$276
Merchants Preferred Ins Co (Merchants Group)	\$507	N/A	\$422
Merrimack Mut Fire Ins Co (Andover Group)	\$822-\$1,150	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,001	\$116	\$173
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$582-\$747	\$67-\$75	\$122-\$138
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$685-\$885	\$78-\$86	\$144-\$162
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,097	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$1,130	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$365-\$477	\$125-\$150	\$150-\$181
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$522	\$133	\$162
Preserver Ins Co (Tower Group) (5)	\$540	\$158	\$130
Proformance Ins Co	\$717	N/A	\$202
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$735	\$102	\$167
Providence Mutual Fire Ins Co	\$449-\$737	\$176	\$182
Public Service Mutual Ins Co	\$409	\$118	\$114
Quincy Mutual Fire Ins Co	\$584-\$725	\$139	\$179
Rutgers Cas Ins Co (Rutgers Group)	\$454-\$600	\$128-\$167	\$137-\$176
Selective Ins Co of Amer (Selective Group)	\$646	\$153	\$200
Selective Way Ins Co (Selective Group)	\$544	N/A	\$200
State Farm Fire and Casualty Co	\$993	\$116	\$220
Tokio Marine & Nichido Fire Ins Co Ltd	\$741	\$158	\$395
Tower Ins Co of NY (Tower Group)	\$622	N/A	\$264
Tower National Ins Co (Tower Group)	\$622-\$694	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$547-\$669	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$478-\$540	N/A	\$127-\$143
USAA Casualty Ins Co (USAA Group) (1) (3)	\$483-\$509	N/A	\$127-\$143
Vigilant Ins Co (Chubb Group) (2)	\$1,524	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$893	N/A	\$326

N/A Co. doesn't write form

⁽¹⁾ Pays dividends

⁽²⁾ Provides higher Bldg. limit

⁽³⁾ Insures only members of certain groups or prof. assoc.

⁽⁴⁾ Writing renewal business only

⁽⁵⁾ Non-renewing